



CREED AND CROCUSES.

Rev. Wetherby Smiles was rector at St. James' and occupied a rose-embowered cottage not far from the church. The cottage, with its attendant garden, was a dainty, pretty spot, which looked as though a woman's hand had planted and cared for it.

But no woman had anything to do with the rectory. Rev. Smiles' only servant was a doddering old man; the rector prepared his own meals, except when he was invited to tea by some old lady who pitied his lonely, indigestion-breeding existence.

Not that Rev. Wetherby Smiles was a woman-hater, but Mr. Smiles was very high church indeed. Unfortunately, St. James' and the parish people were extremely low.

The rector felt that the clergy, to be able to give their whole time and thought to their work, should live lives of celibacy. He had felt at times a strong drawing towards some ecclesiastical order in which such vows would be necessary. Then he would wear some outward sign of his vows, and the young women of his parish would not fall in love with him.

The rector was young and good-looking; he had been in his present pastorate less than a year, and he had already had an experience.

Rev. Wetherby Smiles, from study window, could look across his garden plot and see the brown earth warming in the spring sunshine and the trees and bushes slowly bursting into life.

He looked across his garden, I say, and across the garden, beyond the low hedge, was another garden which in summer was full of color. He had noticed the brilliant-hued beds the year before, but now the only bit of color was a pale blue morning robe that flitted about the inclosure.

To tell the truth, the rector had seldom noticed that morning gown or the little woman inside it before. But it pleased his fancy now to look across the hedge and watch his neighbor.

He recalled that his old major domo had told him the cottage next the parsonage was occupied by a widowed lady—a lonely creature who had taken up her abode there but shortly before Rev. Smiles was settled at St. James'. He remembered the little figure in black in one of the side pews, pointed out to him by the clerk as "Mrs. Scorrith," and probably had not given her a thought or glance afterward.

However, he saw so much of the pale blue gown that first warm week in spring that he looked for the little widow in her pew the next Sabbath. She had laid aside her weeds and was dressed in some clinging, fawn-colored material that made her look like a very demure little moth. And she had the sweetest face in the world—at least the sweetest face in Rev. Wetherby Smiles' world.

On Monday morning the clerical black appeared in the rectory garden about as soon as the pretty morning robe appeared over the hedge. The demure little face dimpled and smiled under its garden hat at the rector's approach, and the widow nodded brightly. "You are early at your gardening this morning, Mrs. Scorrith," he said.

"Yes, but it's so warm," she replied to the rector. "I am expecting my crocuses to appear any day now."

"I'm afraid we'll see some frost yet, Mrs. Scorrith," said the rector. "Now, don't talk that way, I beg," cried the little woman, clasping her hands, inclosed in long-wristed and particularly well-fitting gauntlets. "Just suppose my crocuses should come up and be frost-bitten? Oh, the thought is too awful."

"I sincerely hope you will not be disappointed, but the climate is uncertain."

Many were the conferences held across the hedge regarding the proper pruning of rose trees, the planting of hardy seeds, and the preparation of the beds of earth. The rector had never suspected there was so much detail in the business of gardening.

One morning, just after a warm night



CONFERENCES HELD ACROSS THE HEDGE.

Rev. Smiles was called to the hedge by a little cry from his neighbor. "They are coming!" she cried in delight. "See! Here is the dearest little blade of green pushing up through the mold—and there is another—and another! Just look at them!"

The rector found it necessary to leap the hedge (he had been something of an athlete at the university, and certainly this spring weather was sending the blood coursing through his veins quite like old times) and look at the crocuses bed near to.

"They are such lovely ones," she said earnestly. "I don't believe you noticed

them at all last spring" (he pronounced maledictions upon himself for having been so blind as to miss so much beauty the previous season, "but they will be even better this year—if we don't have that horrid frost you have been prophesying."

But when he had returned to his own lonely domain and entered his study he stopped and thought seriously for a minute. Then he cast his flat-crowned ministerial hat upon the floor with great emphasis and exclaimed: "It's my creed, I tell you, that a man in orders should not marry!"

Now, there was no one viable to argue the question, and yet there seemed to be argument in his own mind, for Rev. Wetherby Smiles smote his palm with his clenched fist angrily and kicked the flat-crowned hat to the other end of the room.

For two days the rector of St. James' rigidly stifled his interest in crocuses; his interest in creeds, however, was not



HE STARTED AT THIS APPEARANCE.

entirely satisfying. On Sunday, after vespers, he overtook on his way home a little figure in a fawn-colored gown.

"You must see my crocuses, Mr. Smiles," she said. "The buds will be open before next Sunday."

The rector glanced gloomily at the darkening sky, and thought that probably there would be a frost that night. But he could not long think of frost and other unpleasant possibilities under the skillful manipulation of his charming little neighbor.

He hesitated at her gate, and again crocuses triumphed over creed. The crocuses were flourishing finely; the weeds took a back seat—indeed a very unobtrusive seat in the rector's memory.

His interest in the crocuses continued that evening to so late an hour that his old servitor really thought he was not coming to supper and cleared away the feast.

"Never mind," said the rector, kindly. "I am not hungry," and when the old man had dozzled off to bed he sat down before the open window of his chamber and stared out into the still night.

He sat there for an hour. A light burned behind the curtain at one of his neighbor's windows. That was her light, he knew. Finally it disappeared, but he sat on, his arms folded upon the sill, his eyes glaring fixed into the darkness. Creed was making a strong fight for life.

It grew rapidly colder, and suddenly Rev. Wetherby Smiles awoke to the discomforts of the outer man. He shivered and drew away from the window. There was no breeze and no clouds, but an increasing chill made him close the casement.

Then he slipped on a smoking jacket and went to the door. There was a light haze upon the river and a shimmer of frost in the air.

"A bad night for the farmers and fruit growers," he thought. Then his mind reverted to those crocuses. "They will be black by morning," he said. "Too bad, and the little woman thinks so much of them."

He hesitated a moment and then went in again, reappearing shortly with an old mackintosh.

"Just the thing to spread before the bed to defend them from the frost," he muttered, and with long strides he crossed the rectory garden and leaped the hedge.

Feeling a good deal like a night prowler who had no business in the place he crept through his little neighbor's garden and approached the crocus bed. He started at the slightest sound and glanced about fearfully. Supposing somebody should see him—one of his parishioners—even his major domo!

Suddenly just as he spread the covering over the crocus bed and was turning hastily to flee, he heard a sound upon the porch. He started, and his eyes became fixed upon the vision before him. A figure, all in white, and motionless, stood upon the lower step.

Rev. Wetherby Smiles was startled, but he was not superstitious. For some seconds, however, he stared at the apparition before he recognized it. Then he stepped quickly forward and began to make excuses in a low voice.

"Mrs. Scorrith—Lydia—I beg your pardon, but I thought—"

He got no further in his faltering remarks. With a shuddering little cry the figure tottered and would have fallen to the ground had he not caught her in his arms.

"Good Lord!" muttered Rev. Smiles, the perspiration starting from his brow. "What a situation!" He was tempted to lay her down upon the porch and

just as he stooped down and lifted her and carried his burden into the house.

There was a couch in the reception-room. He laid her down and lighted the gas. She opened her eyes languidly and saw him.

"I have frightened you, Lydia," he said. "Really, I had no intention, you know, I only remembered the crocuses—"

"I thought you were a burglar," she admitted. "And when I heard your voice—"

"Didn't you recognize it?" he asked. "You—had never spoken in just that way before, and—"

He took her hands. "I was only thinking of the crocuses, Lydia," he said, which was very true. He had quite forgotten the "creed."—*Utica Globe.*

CHARACTER IN THE HAIR.

Investigation shows that coarse dark hair betokens a certain character.

The hair furnishes considerable subject for study, and much more than careless observers would suppose, says a writer in the Washington Star. It is an investigation that can easily be made. The hair unquestionably indicates temperament and feeling, due or coarse, and character and constitution. Black hair accompanies what is known as the bilious temperament, which gives power, endurance and strength. On the other hand, or head, possibly, light hair indicates the exact opposite, delicacy, fineness, and the lighter tone of character. Notice a person with auburn hair, and you will discover, easily, that his susceptibilities are quick. By the same reasoning red hair marks a sanguine temperament, those who are possessed of intense feelings, or ardent, fiery or passionate natures.

As the hair is curly or inclined that way, the emotional and impulsive is indicated. A perfectly straight hair tells its story to all who desire to know it, for whoever knew one with straight hair who was not of a mild and tame nature? Those who have due, light hair, it will be noticed, while they can do almost any amount of indoor work, are not to be depended on for heavy work. Here again they are the opposite of the black-haired people, who can endure the heaviest and hardest kind of labor. Sandow, the strong man, has light hair, but I don't think we would be as reliable for heavy, continued work as a black-haired man of half his strength.

Here is another thing to study. The coarser the hair the more the owner of it is marked with individuality in thought, feeling, manner and action. I do not think that any man or woman whose hair is fine can, by any possibility, ever make a great mark in public life. Fine hair may do well for the student, scientist or artist in a general way, but when you notice those who have made the greatest marks in these lines, you will discover that their hair is coarse. The same rule holds good with man and woman. The person who has coarse, brittle hair—it matters not what color, though the darker it is the more strength of character and persistence there is likely to be—has a careful mind generally, and is of a very observing nature. They also remember what they see or hear for a long time, and have, besides, the faculty of recalling what they have observed or heard. They make successful detectives. They are of special value as librarians or as searchers of titles. They are rarely inventors, though they are likely to remember more of the points involved in inventions than inventors themselves. In departmental life they are very valuable in being able to put their hands on papers which have long been filed away. They also remember accurately rulings, decisions and precedents. I have in mind several persons of this kind, two of whom are in the Pension Office, who can, when called upon, state almost instantly the rulings in complicated pension cases, it matters not how long a time has elapsed since the rulings were made. Another person is in the Postoffice Department, who can instantly remember any of the hundreds of rulings made in connection with the letter-carrier service.

The Manila Cockpit.

Manila's principal occupation is general devilbushness. The chief diversion is the cockpit. The pit is as big as a circus. Everything being relative, its size may best be judged by approximation. The Havanese Valla de Gallos holds 1,500 people. That of Manila holds 4,000. The contests succeed each other at the rate of a hundred per festa. Some last a whole second, some ten minutes. The rules are not intricate, but the birds are very smart. The smallest are the gamest. Occasionally they display a thrust, a feint and a tierce, which are quite *salle d'armes*. The matches are various. There is that which is known as *al cotejo*, and which is in accordance with the length of the spur. There is *al peso*, by weight. There is also *tapados* without preliminaries, and *de cuchilla*, with artificial spurs. As a spectacle the function is not elevating. As a medium for the exchange of coin it is less monotonous than fan-tan and quicker than monte. "We should neither blame nor approve," some one somewhere sagely stated, "we should observe." Merely, then, by way of observation, it may be noted that, considered as an annexable institution, the Manila cockpit is one for which this country could not go further with any chance of faring worse.—*Collier's Weekly.*

The Cumminville Sage.

"Analyze a great man," said the Cumminville Sage, "and 10 to 1 you will find he is only some common, ordinary chump who did not know any better than to take himself seriously."—*Cincinnati Enquirer.*

Women say that a long waist is a sign of beauty. We rather admire short-waisted women.

LESSONS OF A PANIC.

WHAT THE LAST FIVE YEARS SHOULD HAVE TAUGHT.

The Vicious Circle. Standard system of credit which obtains at present should be shattered that the people may be benefited.

Debt Is a Curse. We have passed through five years of panic—five years of unexcelled business depression and universal suffering—five years of the suspension of general prosperity.

Why? Our banking system secures a minimum volume of money in the country. This requires business to be done upon a credit rather than a cash basis. Its greatest profits are realized from loaning deposits—money not its own. A nominal capital only is thus required.

What has been the effect? When the panic of 1893 was precipitated, from the best estimates, the bank and savings credits amounted to over eight times a five hundred million dollars, actually held by these institutions. The whole business and industry of the country rested upon about four billions of confidence currency, or, in other words, of credit. This must inevitably follow under a narrow, limited supply of money. Debt becomes a necessity.

What was the result? The expansion became so great that banks failed to pay their depositors. The whole system, through its clearing house association, refused accommodations and demanded payment of its call loans.

The supply was thus cut off, and the debtor could not respond. The high tension of credit snapped suddenly, causing a panic. What saved the whole system was the issue and use among the banks themselves of clearing house loan certificates—a species of currency which would not have been tolerated by individual merchants in falling circumstances for a single day. The people went under and are still down. The same thing will occur periodically under such a system. What gain, but years of hard times?

We see what a power there is in such a system to expand and contract the currency. Then inflated to its highest capacity, now, curtailed to its lowest limit. When the banker speaks of "restored confidence," he simply means the restored ability of the people to commence this deceitful scheme of borrowing again. The system is "a Banking Pharaoh," as oppressive, in its ability to create and continue panics, as that old Egyptian King who would not let his people go. When it has brought us to the danger line of credit, it might properly be characterized as "a National Faro-Bank."

The great question then is, shall we foster this morbid system of credit, based upon a limited supply of money, or shall it be radically changed so that there can be a volume of money adequate to carry on all business upon a cash basis, as in France where general panics are unknown.

If the latter policy, the supply money must not be limited in amount by statute law. It must be governed by the economic law of supply and demand. The coinage of the money metals must be equally free at the standard ratio. The government must issue all paper money direct. This is progressive. Private corporations must not usurp the money functions of the government. This is retrogressive. There must be no monetary alliances with nations not in full sympathy with these theories. There must be no compromise upon these vital points.

If these principles had been in operation, the present panic would not have occurred. Why? Because we would have had the full per capita of money required. It would have been more evenly and justly distributed. It could not have been monopolized by banks and capitalists as now. We would not have been all over in debt. The people, and not the banks, would have hoarded the money. If the panic had been a speculative flurry as might occur, the effect would have soon been over. The people would have unlocked their boards, and the temporary stringency would have been soon relieved. Now, there is about five hundred and ninety millions of money and currency in the treasury, and most of the balance is tied up in great bundles in the vaults of the banks, leaving a small per capita in actual circulation. In the meantime the panic is still on, stifling enterprise, and making laggards and cowards of the people.

Under the gold standard of credit the terms "investment," "money to loan," have a siren charm. They are very profusely advertised in our newspapers and show windows. We have been educated to the notion that the deeper we are in debt the more prosperous we are. The government is most foolishly run into a war debt of hundreds of millions, really in the interest of the banks. They talk about a popular loan. Nine-tenths of the people have no money to invest in bonds. What they desire is money—not bonds. They ask for bread and are offered stones. But many with fixed incomes cannot realize this, unless they study the question, which many of us do not do.

The government might have increased its present volume of over four hundred and forty-eight million legal tender demand notes—the best money ever created by this or any other nation—and thus have relieved the country from the panic.

Surely it might have coined four millions of the seigniorage, monthly, and added about forty-five millions to the volume of money within a year. But no! It would have brought a little more money into more immediate circulation and eased up the money market; raised wages, and furnished work

for the unemployed. But a standard of one million and a half a month will not effect a change of present hard conditions. But then, we must remember that we are now managing our finances upon the principles of a sound currency and maintaining the financial honor and credit of the government. It does seem that now the voters would see the motive of the friends of this stinging gold standard credit policy, as carried on by the government in the interest of the banks.—Wm. Knapp, in Silver Knight-Watchman.

Limit Inheritance.

Corwin Phelps, author of "An Ideal Republic," writes the Chicago Express as follows: "Among so many reformers it seems strange there should be so little said about the limit of inheritance. Can any man give a good reason why one child should inherit more of the good things of earth than it can possibly use in a natural life time and another inherit nothing. Why should one be born to serve the other and toll to protect and perpetuate the estate which he has inherited and never cost him a solitary effort? If this is right what becomes of your boasted liberty, your equality of birth and universal brotherhood? Shame, shame, upon a world that would allow the promoter of such a system to go unrewarded. If all are born free and equal their property inheritance must be equal and this result can only be attained by government inheriting all property. If we cannot equalize inheritance, then why reverse the declaration of independence? It would be but a hollow sham or myth. To me it seems quite plain, that all are by nature born free and equal, but by our code of inheritance laws handed down to us from a barbarous past we are made exactly the reverse of this and the declaration of independence to be in accord with our present system should read: 'None are born free and equal and the laws created by selfish men in a semi-barbarous past will say what shall be the rights of each regardless of the effect upon society.'"

Is it not time we go to bed rock, and pass laws consistent with the declaration of independence as promulgated by the fathers of the republic which says all are born free and equal? If not, why not expunge that statement from that great document forever?

It might be claimed by some that for government to inherit all property would rob people of their homes, but this dilemma could be easily overcome by changing warranty deeds to possessory title and allow no man to own more land than he could keep in constant use, and make vacant land free to all. So far as personal property is concerned it should not be considered. A custom like this would encourage the fathers to assist their children at an early age and make inheritance unnecessary under such a custom, too, all quarrels over the property of the dead would cease.

So far as the government inheritance of property owned by corporations is concerned it could certainly work no hardships, as many of the governments already own such properties to no disadvantage.

As to the concentration of money in the hands of the government, it could be easily distributed by a carefully arranged system of government work, internal improvement, such as building irrigating ditches, reservoirs for fish and storing of water, leveeing rivers, draining swamps, planting forests, reclaiming poor and unoccupied land; in fact, do everything that could make the country more valuable to its inhabitants.

This would furnish work for the unemployed, enrich the country, equalize chances and prevent the concentration of wealth. In ancient times we find the surplus labor of a people represented by great worthless castles, monuments, buried excavations, such as the catacombs; today our surplus energy is spent in tramping and hunting for work; in the new era when government shall inherit all wealth and spend all its surplus money in directing the surplus energies of our people in improving the country, then may we look for ignorance and superstition to disappear and a place be found for God's kingdom on earth.

Co-operation Demonstrated.

The citizens of Western Texas and bordering territory are building a railroad of their own. So far not a cent in cash has been expended for labor. The farmers are tolling from early morning until sunset, laying tracks and making the roadbed. The merchants who expect to reap very material benefits from the road when completed contribute their share toward its construction by donations of goods. When the road is finished the co-operators can snap their fingers at the vast railway combination which has for years oppressed them. Wall street, which at first ridiculed the project and treated it with general contempt, is now bitterly opposed to it. The attorney for the Pierpont Morgan roads will apply for injunctions under the interstate commerce law.—*New Times.*

Chicago Platform Indorsed.

The New York Sun and other goldite papers in commenting upon the unanimity of State conventions in indorsing the Chicago platform and financial reform say that such action shows the trend of public sentiment. Of course, it shows that the Chicago platform was adopted by patriots, and that it will be their guide in achieving a great victory in 1900.

Where Would It Come From?

If a great war should be started, how could it be prosecuted on the gold standard? Will any one have the boldness to prophesy that we could get enough of gold and silver combined for use as money in such an emergency?



Steps are being taken in New York to establish a permanent exposition where all the manufactured products of the United States, from a pin or a steel wire nail to a locomotive or a passenger car, will always be on view, as a monument of thrift and energy of the greatest producing country on the face of the globe. It will be a permanent exposition which will eclipse every other one that has ever been attempted, not excepting that in London, which is now considered the largest in the world, and which has the most varied line of exhibits. It is proposed to apply to the Governor for a charter for a company, which will have a capitalization of at least \$20,000,000, subscribed by the leading manufacturers of the country. Although this matter has only been whispered among certain of the manufacturers, so enthusiastic have they become over the subject that the \$20,000,000 is almost as good as subscribed and can be secured at any time it is desired, as easily as the government secured ten times that amount on its popular loan bonds.

That energetic and aggressive organization, the Merchants' Association of New York, was the first to suggest a permanent exposition for the manufactured products of the United States, and upon its broad shoulders will probably fall the first labor of securing a charter for the new corporation and doing the preliminary work that will eventually land it upon as high a plane as the Merchants' Association now occupies.

The electrical workers of St. Louis have won the strike which they inaugurated a month ago. Tuesday the Electrical Exchange signed a new contract, fixing the rate of wages at \$3 per day for the next three years. Another concession they have made is to extend to exchange so as to include all, or nearly all, of the contractors of good standing in the city. Secretary Edison, of the Building Trades Council, says that he regarded this as the greatest victory in years. He pointed out that three concessions were made. The demand for \$3 is met, a term of three years is specified, and new contractors are added to the exchange. Mr. Edison says this makes the electrical combination the strongest that the workmen have in St. Louis.

Brewery Workers Agree.

The Chicago and Milwaukee Brewers' Association has made an agreement with the Brewery Workers' Union, No. 18, by which the scale of wages and working rules in force last year will prevail until May 1, 1899. Ten hours will constitute a day's work, and wages will be \$16.50 and \$17 per week. When the fact of the settlement became known in labor circles it caused a sensation, as the action of the brewery workmen was entirely unexpected to other trades that are negotiating for agreements with the boss brewers. The action, it is said, will precipitate a war against the Brewery Workers' Union, and efforts will be made to expel its delegates from the Federation of Labor.

Indorse Oshkosh Strike.

The Building Trades Council of Boston has endorsed the strike of the dock, sash and blind workers of Oshkosh, Wis. Secretary Cudlip was instructed to notify all unions in Boston and vicinity not to handle any doors, sashes or blinds manufactured at Oshkosh. A committee was appointed to confer with the Liquor Dealers' Association in regard to a request that they treat only with members of the association. By request of the bartenders organized labor shall be requested not to patronize any liquor dealer not displaying the certificate signed by the B. T. C., agreeing to employ none but union men in the alteration, repair and construction of buildings.

Industrial Notes.

Waco, Texas, hasn't a non-union railway employee.

Muncie (Md.) street car men get \$1.00 for eleven hours.

Boston Printers' Union will celebrate its 50th anniversary.

The Granite Cutters' Union will demand eight hours in 1900.

Toledo electrical workers have secured signatures to their wage scale from five of the seven contractors in the city.

The Retail Clerks' Union of Troy, has had an ordinance passed by the Common Council prohibiting fake auctions and fire sales in that city.

All houses to be erected in the city of Baltimore must be equipped with bath rooms. The law is being strictly enforced. This law was advocated by unionists.

Toledo Typographical Union adopted a membership fee subject to a discount of 50 cents for regular attendance at meetings, otherwise the half dollar to stand as penalty for nonattendance.

There is in New York a single block so densely populated and so poverty-stricken that the average annual income of each of its residents is but \$4 a year. It extends from Second to Third street, between Avenues B and C, and contains 3,358 inhabitants; and several miles north of this is its antithesis—the block between Fifth and Sixth avenues, Fifty-third and Fifty-fourth streets, where only 514 people live, yet their wealth aggregates \$400,000,000. This is certainly a city of contrasts.